

Information to identify the case:Debtor 1 **Deborah L Stockwell**Social Security number or ITIN **xxx-xx-5371**

First Name Middle Name Last Name

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **District of Minnesota**Date case filed for chapter **7 8/16/19**Case number: **19-50653 - RJK****You can receive** court notices and orders by **email** instead of U.S. Mail via these **two options**:**For creditors:** Register for Electronic Bankruptcy Noticing at **ebn.uscourts.gov**.**For debtors:** Register for Debtor Electronic Bankruptcy Noticing (DeBN) at **www.mnb.uscourts.gov/debn****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Deborah L Stockwell	
2. All other names used in the last 8 years		
3. Address	120 NE 10th Avenue Apt 10 Deer River, MN 56636	
4. Debtor's attorney Name and address	John P. Dimich Dimich Law Office 432 NE 3rd Ave Grand Rapids, MN 55744	Contact phone: 218-326-1765 Email: slarva@paulbunyan.net
5. Bankruptcy trustee Name and address	Nauni Jo Manty Manty & Associates PA 401 Second Avenue North Suite 400 Minneapolis, MN 55401	Contact phone: 612-465-0990 Email: ecf@mantylaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	404 U.S. Courthouse 515 West First Street Duluth, MN 55802	Hours open: Monday – Friday: 8:00am – 4:30pm Contact phone: (218) 529-3600 Web address: www.mnb.uscourts.gov Date: 8/19/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 7, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: U S Courthouse, Courtroom 2, 515 W 1st St, Duluth, MN 55802
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). 	
	Filing deadline: 12/6/19 You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	Filing deadline: 30 days after the conclusion of the meeting of creditors Certificate of Completion of Financial Management Course due: Credit Counseling and Debtor Education Information can be found at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of Minnesota

In re:
 Deborah L Stockwell
 Debtor

Case No. 19-50653-RJK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-5

User: sherri
 Form ID: 309A

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Aug 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2019.

db +Deborah L Stockwell, 120 NE 10th Avenue Apt 10, Deer River, MN 56636-8798
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 62315707 +Lee Jess Dental, 501 S Pokegama Ave Suite 101, Grand Rapids MN 55744-3841
 62315709 ++MEMBERS COOPERATIVE CREDIT UNION, PO BOX 330, MOOSE LAKE MN 55767-0330
 (address filed with court: Members Co-Op Credit Union, 101 14th Street, Cloquet MN 55720)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: slarva@paulbunyan.net Aug 19 2019 23:24:21 John P. Dimich, Dimich Law Office,

tr +EDI: BNJMANTY.COM Aug 20 2019 03:18:00 Nauni Jo Manty, Manty & Associates PA,
 401 Second Avenue North, Suite 400, Minneapolis, MN 55401-2097

smg +EDI: MINNDEPREV.COM Aug 20 2019 03:18:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447

ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Aug 19 2019 23:24:30 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

62315702 EDI: BANKAMER2.COM Aug 20 2019 03:18:00 Bank Of America, PO Box 15726,
 Wilmington DE 19886-5726

62315710 EDI: SEARS.COM Aug 20 2019 03:18:00 Sears, Po Box 6922, The Lakes NV 88901

62315703 +EDI: CHASE.COM Aug 20 2019 03:18:00 Chase Card Services, PO Box 15298,
 Wilmington DE 19850-5298

62315705 +EDI: CITICORP.COM Aug 20 2019 03:18:00 Citi Cards, PO Box 6275,
 Sioux Falls SD 57117-6275

62315704 +EDI: CITICORP.COM Aug 20 2019 03:18:00 Citi Cards, PO Box 6500,
 Sioux Falls SD 57117-6500

62315706 EDI: DISCOVER.COM Aug 20 2019 03:18:00 Discover Card, Po Box 30943,
 Salt Lake City UT 84130-0943

62315708 +E-mail/Text: bk@lendingclub.com Aug 19 2019 23:25:02 Lending Club, PO Box 39000,
 dept 34268, San Francisco CA 94139-0001

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2019 at the address(es) listed below:

John P. Dimich on behalf of Debtor 1 Deborah L Stockwell slarva@paulbunyan.net,
 jdimich@paulbunyan.net
 Nauni Jo Manty ecf@mantylaw.com, mn12@ecfcbis.com
 US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 3